

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

TERRY J. GAVIN, JR.

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:16-24425

Chapter 13

Document No.:

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**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 23, 2021

/s/ Ronda J. Winnecour

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RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecl@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/30/2016 and confirmed on 1/27/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		144,371.50
Less Refunds to Debtor	7,176.16	
<b>TOTAL AMOUNT OF PLAN FUND</b>	<b>137,195.34</b>	

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	6,868.67	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>	<b>10,368.67</b>	

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 9504	0.00	100,261.76	0.00	100,261.76
	PNC BANK NA Acct: 9504	7,234.78	7,234.78	0.00	7,234.78
	BORO OF CRAFTON-TRASH FEES Acct: A210	212.00	212.00	35.90	247.90
	BORO OF CRAFTON-SEWAGE FEES Acct: A210	6.39	6.39	91.53	97.92
	CARLYNTON SD (CRAFTON) (RE) Acct: A210	1,921.51	1,921.51	558.84	2,480.35
	BORO OF CRAFTON-SEWAGE FEES Acct: A210	0.00	0.00	0.00	0.00
	BORO OF CRAFTON-TRASH FEES Acct: A210	38.64	38.64	0.00	38.64
	BORO OF CRAFTON-R/E TAX Acct: A210	478.58	478.58	55.84	534.42
	BORO OF CRAFTON-R/E TAX Acct: A210	112.99	112.99	0.00	112.99
					111,008.76

Priority				
	BRYAN P KEENAN ESQ Acct:	0.00	0.00	0.00
	TERRY J. GAVIN, JR. Acct:	0.00	1,836.00	0.00
	TERRY J. GAVIN, JR. Acct:	5,340.16	5,340.16	0.00
	BRYAN P KEENAN & ASSOCIATES PC Acct:	0.00	0.00	0.00
	BRYAN P KEENAN ESQ Acct:	3,500.00	3,500.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 6675	5,620.55	5,620.55	0.00
	PA DEPARTMENT OF REVENUE* Acct: 6675	113.10	113.10	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Page 2 of 3	
				Int Paid	Total Paid
					5,733.65
Unsecured					
	ALLY FINANCIAL LEASE TRUST Acct: 6294	4,874.72	446.96	0.00	446.96
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 6232	4,005.62	367.28	0.00	367.28
	CITIBANK CREDIT SERVICES INC**++ Acct: 7690	0.00	0.00	0.00	0.00
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 4737	2,819.69	258.54	0.00	258.54
	IC SYSTEM INC** Acct: 2430	0.00	0.00	0.00	0.00
	QUANTUM3 GROUP LLC AGENT - VELOCI Acct: 8729	27,207.52	2,494.66	0.00	2,494.66
	MOHELA O/B/O DEPARTMENT OF EDUCA Acct: 6675	35,861.04	3,288.10	0.00	3,288.10
	MOHELA Acct: 0002	0.00	0.00	0.00	0.00
	MOHELA Acct: 0001	0.00	0.00	0.00	0.00
	PRA RECEIVABLES MANAGEMENT LLC -, Acct: 3929	10,896.97	999.14	0.00	999.14
	CAVALRY SPV I LLC - ASSIGNEE(*) Acct: 8841	297.80	27.31	0.00	27.31
	VERIZON Acct: 0001	0.00	0.00	0.00	0.00
	PA DEPARTMENT OF REVENUE* Acct: 6675	26.60	2.44	0.00	2.44
	INTERNAL REVENUE SERVICE* Acct: 6675	22,434.21	2,056.99	0.00	2,056.99
	PEOPLES NATURAL GAS CO LLC* Acct: 7002	883.23	80.98	0.00	80.98
	DUQUESNE LIGHT COMPANY* Acct: 6675	674.64	61.86	0.00	61.86
	SHERRI J BRAUNSTEIN ESQ++ Acct:	0.00	0.00	0.00	0.00
	BERNSTEIN BURKLEY PC Acct:	0.00	0.00	0.00	0.00
	PEOPLES NATURAL GAS CO LLC* Acct:	0.00	0.00	0.00	0.00
	BRIAN C NICHOLAS ESQ Acct:	0.00	0.00	0.00	0.00
					10,084.26
TOTAL PAID TO CREDITORS					126,826.67

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TOTAL CLAIMED

PRIORITY	5,733.65
SECURED	10,004.89
UNSECURED	109,982.04

Date: 12/23/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
[cmeccf@chapter13trusteevdpa.com](mailto:cmeccf@chapter13trusteevdpa.com)

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

TERRY J. GAVIN, JR.

Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:16-24425

Chapter 13

Document No.:

**ORDER OF COURT**

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

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U.S. BANKRUPTCY JUDGE

In re:  
Terry J. Gavin, Jr.  
Debtor

Case No. 16-24425-GLT  
Chapter 13

District/off: 0315-2  
Date Rcvd: Dec 27, 2021

User: jhel  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 32

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2021:**

Recip ID	Recipient Name and Address
db	+ Terry J. Gavin, Jr., 59 Bradford Avenue, Pittsburgh, PA 15205-3120
cr	+ Borough of Crafton, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
cr	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14364423	+ Borough of Crafton, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14329141	Borough of Crafton, c/o Jordan Tax Service, Canonsburg, PA 15317
14329142	+ Borough of Crafton, c/o Jordan Tax Service, 102 Rahway Road, Canonsburg, PA 15317-3349
14342483	+ Carlynton School District Real Estate Taxes, c/o Andrews & Price, 1500 Admore Boulevard, Suite 506, Pittsburgh, PA 15221-4468
14329147	+ IC Systems, Inc, Re: Banfield Pet Hospital, 444 Highway 96 East, St Paul, MN 55127-2557
14329150	+ Mohela/Dept of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243
14364949	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14385097	+ US Dept of ED/Mohela, 633 Spirit Drive, Chesterfield, MO 63005-1243

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfolioconversion.com	Dec 28 2021 02:39:53	PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: ebnpeoples@grblaw.com	Dec 28 2021 02:40:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14329140	+ Email/Text: ally@ebn.phinsolutions.com	Dec 28 2021 02:40:00	Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
14346892	Email/Text: ally@ebn.phinsolutions.com	Dec 28 2021 02:40:00	Ally Financial Lease Trust, PO Box 130424, Roseville MN 55113-0004
14329143	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 28 2021 02:39:51	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
14397516	+ Email/Text: bankruptcy@cavps.com	Dec 28 2021 02:41:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14329144	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 28 2021 02:39:55	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
14329145	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 28 2021 02:39:37	Citibank/Best Buy, Centralized Bankruptcy/Citicorp Credit Se, Po Box 790040, Sanit Louis, MO 63179-0040
14329146	+ Email/Text: mrdiscen@discover.com	Dec 28 2021 02:40:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14409287	+ Email/Text: kburkley@bernssteinlaw.com	Dec 28 2021 02:41:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14329147	+ Email/Text: Bankruptcy@ICSSystem.com		

District/off: 0315-2

User: jhel

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Date Rcvd: Dec 27, 2021

Form ID: pdf900

Total Noticed: 32

14329148	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 28 2021 02:41:00	IC Systems, Inc, Re: Banfield Pet Hospital, 444 Highway 96 East, St Paul, MN 55127-2557
14329149	+ Email/Text: bk@lendingclub.com	Dec 28 2021 02:40:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14338340	+ Email/PDF: cbp@onemainfinancial.com	Dec 28 2021 02:41:00	Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
14329151	+ Email/PDF: cbp@onemainfinancial.com	Dec 28 2021 02:39:40	OneMain, 605 Munn Rd, Fort Mill, SC 29715-8421
14398257	Email/Text: Bankruptcy.Notices@pnc.com	Dec 28 2021 02:39:40	Onemain Financial/Citifinancial, 6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198
14329152	Email/Text: Bankruptcy.Notices@pnc.com	Dec 28 2021 02:40:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14691675	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 28 2021 02:39:34	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14408916	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 28 2021 02:39:34	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14343297	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 28 2021 02:41:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946
14364949	+ Email/Text: ebnpeoples@grblaw.com	Dec 28 2021 02:40:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14362329	Email/Text: bnc-quantum@quantum3group.com	Dec 28 2021 02:41:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
14329153	+ Email/PDF: gecsed@recoverycorp.com	Dec 28 2021 02:39:28	Synchrony Bank/Care Credit, Po Box 965064, Orlando, FL 32896-5064
14329154	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Dec 28 2021 02:40:00	Verizon, 500 Technology Dr, Suite 500, Weldon Spring, MO 63304-2225

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		PNC Bank, National Association

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-2

User: jhel

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Date Recd: Dec 27, 2021

Form ID: pdf900

Total Noticed: 32

Date: Dec 29, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmillawgroup.com
Bryan P. Keenan	on behalf of Debtor Terry J. Gavin Jr. keenan662@gmail.com, melindap662@gmail.com;keenan.bryanh.r106644@notify.bestcase.com;ciennal662@gmail.com
Elizabeth Lamont Wassall	on behalf of Creditor PNC Bank National Association pabk@logs.com, ewassall@logs.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Crafton jhunt@grblaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmeccf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 8